

Leasing.com Complaints Procedure

How we'll deal with your complaint

If you have a complaint relating to our services or anything we have done or not done, your complaint will be investigated by us. In such cases, you should send your complaint to us together with any supporting evidence.

If your complaint relates to how you have been dealt with by any of our Advertiser partners, you should refer your complaint to them (or we will do so on your behalf).

What can you expect after your complaint?

If you make an initial complaint to one of our employees, that person will do all they can to resolve your complaint. In some situations, the employee may not be able to resolve your complaint and may need to refer it to our Compliance Officer for more detailed investigation.

Once our Compliance Officer has received your complaint they will investigate your complaint competently, diligently and impartially.

We will fairly, consistently and promptly assess:

- The subject matter of your complaint
- Whether the complaint should be upheld
- Whether remedial action or redress is appropriate
- If another party responsible for the complaint.

When considering complaints, we will consider all of the available evidence and any circumstances of your particular complaint. We'll also take into account any guidance published by the Financial Ombudsman Service ('the Ombudsman') and any similarities with other complaints received by us and any relevant laws or regulation.

How will we resolve your complaint?

If your complaint cannot be resolved within three business days of receiving it, then it will always be referred to the Compliance Officer. They will acknowledge receipt within five working days and send you details of how we plan to investigate it. They will also provide a copy of our complaints handling procedure for your reference.

During the course of our investigation we may need to obtain detailed information from you or any third party involved in the complaint. In order to deal with your complaint promptly and thoroughly we ask that you help as much as possible with our assessment and your prompt attention would be gratefully appreciated.

If you have any queries whilst we are investigating your complaint, you can contact us on the details set out in your acknowledgement letter from us. If the complaint isn't resolved after a period of 4 weeks, we will contact you to explain why we have not been able to complete our investigation.

If we haven't been able to resolve your complaint within 8 weeks, we will give you an indication of why we are unable to make a final response and when we expect to be able to do so. You will also receive a copy of the Ombudsman's explanatory leaflet, setting out further details of the service they provide and how to refer your complaint to them.

What happens after the investigation?

Once we have finalised our investigation we will respond to you with a final response. Our final response will either:

1. accept your complaint and offer you some redress or remedial action if appropriate;
2. offer redress or remedial action without accepting your complaint; or
3. reject your complaint and explain our reasons for doing so.

Our response will also enclose a copy of the Ombudsman's explanatory leaflet and explain to you that if you are dissatisfied with outcome of the complaint, you may refer it to the Ombudsman within 6 months.

Where we decide that redress is appropriate, we will provide you with fair redress for any acts or omissions which we are responsible for and comply promptly with any offer of redress which you may accept. The redress may involve financial compensation or an apology or other form of redress.

Time limits for making a complaint

We have the right not to investigate any complaint received more than 6 years from the date of the incident you've complained about, or (if later) more than 3 years after you were (or ought reasonably to have been) aware of a cause for complaint. Where you make a complaint to the Ombudsman outside of these time limits, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

What can you do if you're unhappy with our response?

If you remain unhappy with our findings, having received our final response, you may be able to refer the matter to the Ombudsman for review.

You can refer your complaint to the Ombudsman if you have either:

- Received a final response with which you are dissatisfied; or
- We have been investigating your complaint for at least 8 weeks but have not set a final response.

If you do want the Ombudsman to look into your complaint, you should contact them within 6 months of the date of our Final Response letter. We will, however, inform you in our final response if we think that the Ombudsman is likely to be able to help you and you will still be able to contact the Ombudsman who will make their own decision on whether your case is eligible for them to look in to.

The Ombudsman is a free and impartial service for resolving disputes between consumers and financial services institutions and their contact details are set out below.

By post

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone

0800 023 4 567 or 0300 123 9 123

By email

complaint.info@financial-ombudsman.org.uk

Online

www.financial-ombudsman.org.uk.